



**Citibank® Government  
Card Services**

Travel Card  
Cardholder  
Guide



A member of citigroup

## Welcome to the Citibank® Government Travel Card Program

**Official Government travel has just become easier with the Citibank® Government Travel Card.**

Since 1812, Citibank has been serving customers with innovative banking and financial solutions. In the credit card industry, Citibank has set the standard for the world.

We have combined our vast experience in worldwide travel card management and unparalleled technological expertise to develop a flexible and convenient purchasing and payment tool. The Citibank Government Travel Card makes it easy for you to purchase travel and travel-related services, reduces the need to carry cash and assists you with record keeping.

Cardholders also benefit from:

### **Worldwide Acceptance**

The Citibank Government Travel Card is accepted at more than 21 million locations worldwide.

### **Exceptional Dedicated Customer Services, Wherever You Are**

Our Customer Service Center is committed to satisfying the needs of Citibank Government Travel Cardholders. Inside the U.S., simply call us toll-free at **1-800-790-7206**, 24 hours a day, 7 days a week, every day of the year. Outside the U.S., call collect at **904-954-7850**.

We are here to answer your questions and provide the assistance you need.

This guide presents basic procedures and rules for card usage. Should you have questions that are not answered in this guide, contact your Agency/Organization Program Coordinator (A/OPC) or call Citibank at **1-800-790-7206**. Outside the U.S., call collect at **904-954-7850**.

## Key Responsibilities

As a Cardholder, you have a number of responsibilities. It is important to understand these responsibilities.

You are responsible for understanding your Agency/Organization's policies and procedures regarding the definition of official Government travel and the definition of authorized purchases as they relate to official Government travel. You are responsible for using the Citibank Government Travel Card only for purchases that comply with these policies.

If you have an Individually Billed Account, you are personally responsible for paying all charges and fees associated with your account. You will receive an Account Statement after the close of each billing cycle; it must be paid in full by the due date. You are also responsible for complying with the terms and conditions of the *Cardholder Account Agreement* that you received with your Citibank Government Travel Card.

If you have a Centrally Billed Account, your Agency/Organization is responsible for payment of charges for official travel-related products and services as specified in its policy. You may be responsible for payment of any charges that deviate from policy.

## *Authorized Use of the Citibank Government Travel Card*

Your card has been embossed with your name on it. It is for your use only. No other member of your family, office or Agency/Organization is authorized to use it.

In addition, your card can be used only for official Government travel and travel-related expenses while away from your official station/duty station. These include the following:

- Air and Rail Tickets
- Transportation Services
- Lodging
- Automobile Rental
- Food Service Establishments
- Fuel
- ATM Access, if authorized

## *Authorization Controls*

Authorization controls provide your Agency/Organization with the ability to control how and where you use your card. Your card may have the following controls:

**Per Transaction Dollar Limit:** the amount you are authorized to spend on a single purchase. A purchase may consist of a single item or the total value of all items you purchase at one time.

**Daily Transaction Limit:** the number of transactions that can be authorized during any given day.

**Card Usage by MCC Code:** a code assigned to a group of merchants offering similar products and services. You may be restricted from using your card at certain types of merchant establishments and to specific dollar limits.

### **Restrictions on ATM Transactions:**

You may be restricted from certain ATM transactions.

Consult your A/OPC to learn more about these controls.

## *ATM Usage*

Using your Citibank Government Travel Card for cash access at ATMs, if you are authorized to do so, is another important convenience of the card.

Whenever you need cash for official business, you may go to any ATM displaying the Cirrus® logo or the PLUS® logo. You may also use your card at Citibank branches. Using your card at non-Citibank ATMs, however, may result in an access surcharge. If you use your card in this manner, be sure to record the amount of the surcharge and identify the surcharge in your reimbursement request.

To locate an ATM in a particular area, consult the MasterCard® or Visa® websites, depending on the card you carry, at [www.mastercard.com](http://www.mastercard.com) or [www.visa.com](http://www.visa.com). Or, you may call **1-800-CITI-ATM** or check the Citibank website at [www.citibank.com](http://www.citibank.com).

To use your card at an ATM, you will need a Personal Identification Number (PIN). For security reasons, this will be issued to you in a separate mailing. Memorize your PIN and keep it in a safe place, separate from the card.

To obtain cash, insert your card in the ATM's card reader and follow the prompts.

## *Travellers Cheques*

Your A/OPC may provide you with travellers cheques which you can use at merchants and financial institutions worldwide.

Citibank can support the following foreign-denominated travellers cheques: euros, Canadian dollars, British pounds, German marks, Spanish pesetas, French francs, Australian dollars and Japanese yen.

Cheques are provided in pre-packaged sets. In most cases, they can be replaced within 24 hours if they are lost or stolen by calling **1-800-645-6556**. Outside the U.S., call collect at **813-623-1709**.

## *Activating Your Card*

Some Agencies/Organizations may have cards distributed to their Cardholders which are already active. However, other Agencies/Organizations and their Cardholders may receive inactive cards, i.e., cards which are not yet ready for use. If your card is inactive, there will be a sticker on the card.

When you receive your card, simply call the telephone number on the sticker (call toll-free if you are in the U.S. and collect if you are outside the U.S.). Follow the voice instructions. When your call is completed, your card will be active and ready for use.

If you have difficulty activating your card, contact the Citibank Customer Service Center.

## *Reporting Lost or Stolen Cards*

Should you lose your card, realize that it has been stolen or notice a fraudulent charge on your Account Statement, notify your A/OPC and Citibank immediately. To reach the Citibank Customer Service Center, call **1-800-790-7206**, 24 hours a day, 7 days a week, every day of the year. If you are outside of the U.S., call Citibank collect at **904-954-7850**.

After you report a lost or stolen card, Citibank will send you a letter. Follow the instructions in that letter.

Cards that have been reported lost or stolen are blocked immediately from usage. If unauthorized transactions appear on your Account Statement, you should contact the Citibank Customer Service Center.

## *Ordering Replacement Cards*

If your card becomes worn out, damaged or defective in any way, contact the Citibank Customer Service Center to request a replacement card. In the U. S., please call **1-800-790-7206**. Outside the U.S., call Citibank collect at **904-954-7850**.

## Account Statement

If you have an Individually Billed Account, a paper statement will be mailed or an electronic Account Statement will be available within five business days of the end of each billing cycle. The Account Statement will show all transactions that were posted during the billing cycle. You are required to review the statement to verify that you made all the charges and that they are correct. You must pay the full amount by the due date shown on the statement.

If you have a Centrally Billed Account, you will receive a Memo Statement for use in verifying your charges. The Memo Statement is for your reference and is not an invoice.

A sample Account Statement is shown. It is important to familiarize yourself with its details. The Account Statement includes:

- (A) Invoice Date
- (B) Cardholder's Name and Address
- (C) Amount Due in total dollars
- (D) Citibank Customer Service Center toll-free and collect telephone numbers
- (E) Citibank Customer Service Center address
- (F) Foreign Conversion Rate (if applicable)

Information about transaction disputes is shown on the reverse side of the statement

## Account Statement

**Citi**  
419100225165602404102404100004

Amount Due: \$0.00  
Due Date: 01/31/2004  
Total Amount Due: \$0.00  
Enter Amount Paid: \$0.00

Cardholder Name: JOHN DOE  
Address: GENERAL SERVICES ADMINISTRATION  
1234 ARMY ST  
ARMYTOWN, USA 54321-4876

Address Correspondence to:  
CITIBANK  
GOVERNMENT COMMERCE SERVICES  
P.O. BOX 6275  
THE LAKES, NY 88901-4575

**CITIBANK GOVERNMENT COMMERCE SERVICES**  
CARD STATEMENT

Previous Balance	Payments and Credits	New Charges	New Balance	Invoice Date
\$0.00	\$0.00	\$0.00	\$0.00	01/31/2004

FOR CUSTOMER SERVICE CALL 1-800-735-7266 OR WRITE P.O. BOX 6275, THE LAKES, NY 88901-4575  
OUTSIDE THE U.S. AND CANADA CALL COLLECT 204-694-7789  
SEND REMITTANCE TO: CITIBANK GOVERNMENT COMMERCE SERVICES, P.O. BOX 6275, THE LAKES, NY 88901-4575

Account Number: 0000-0000-0000  
Billing Cycle: 01/01/2004 to 01/31/2004  
Statement Due Date: 01/31/2004  
Payment Due Date: 01/31/2004

Code	Post Date	Account Number	Description	Total Amount
TRANSACTION DETAIL				

ACCOUNT SUMMARY	Previous Balance	Payments	Credits	Postponed and Adjustments	Fees and Penalties	New Balance
Previous Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Payments	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Credits	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Postponed and Adjustments	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Fees and Penalties	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>New Balance</b>						<b>\$0.00</b>

Amount Due: \$0.00  
Amount Due Date: 01/31/2004  
Total Charges: \$0.00  
Total Credits: \$0.00  
Current Balance: \$0.00

Cardholder Signature: \_\_\_\_\_ Approved Official Signature (Boxer Travel): \_\_\_\_\_  
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## *Foreign Currency Conversion*

If you make charges to your Citibank Government Travel Card in a foreign currency, your transaction will be posted and shown on your Account Statement in U.S.dollars. The applicable conversion rate also will be shown on your statement.

## *The CitiDirect® System*

Through the CitiDirect® system, Citibank's Web-based electronic delivery system, designated Cardholders can access account and other card-related information online. Check with your A/OPC to see if the CitiDirect system is available to you and to obtain detailed instructions for using this feature.

Use the Login screen to access the system. During your first use, you will be asked to input a user name and password. Once you have established your password, you can use the CitiDirect system to view Account Statements, review and inquire about transaction details and initiate the dispute resolution process. If you are designated to do so, you may also order travellers cheques.

## *Paying Your Account*

Citibank offers the convenience of five payment methods:

### **Check Payments**

You can mail a check using the payment coupon and window envelope sent with your statement. Citibank will post the payment within two business days after it has been received.

### **Wire Payments**

You can initiate a wire payment by sending a cash letter to Citibank. Payments made by 1:00 PM EST will post the same business day. If made after 1:00 PM EST, the payment will be posted the following day.

### **ACH Payments**

You may choose to have your payments deducted from your Demand Deposit Account (DDA). On the due date, the full payment will be deducted from the account.

### **Citibank Branch Center Payments**

You may pay your bill at Citibank branch offices during normal business hours. To do so, you will need your Citibank Government Travel Card account number. You may pay with cash or personal check at the teller's window. Payment cannot be made at the ATM. To find the locations of Citibank branch offices, visit Citibank on the World Wide Web at [www.citibank.com](http://www.citibank.com).

### **Payments Through Your PC**

You may use a third-party PC-banking system to pay your account. Because Citibank does not control these bill-paying services, payments made this way cannot be guaranteed to post within two business days.

## *Resolving Transaction Disputes*

You are responsible for initiating the dispute resolution process if your Account Statement lists charges which are:

Unauthorized

Incorrect

For merchandise that has not been received

For returned merchandise

You should also initiate the process if your Account Statement incorrectly lists a credit as a charge or if a credit, for which you have been issued a credit slip, is not shown.

To begin the dispute resolution process, complete a Cardholder Dispute Form. You can obtain the form through the Citibank Customer Service Center or through the CitiDirect system.

You must return the form to Citibank within 60 days of the disputed Account Statement. If you do not submit the form within this time frame, you may be responsible for payment of the charges.

You are not responsible for payment of any disputed amount while Citibank is researching the dispute. However, you must still pay the amount of the bill which is not in question.

For more information about resolving disputes, call the Citibank Customer Service Center at **1-800-790-7206**. Outside the U. S., call collect at **904-954-7850**.

## *Suspension/ Cancellation Procedures*

Citibank may begin the process to suspend your account if it is past due.

Your account will be considered delinquent if payment for the undisputed principal amount has not been received 45 calendar days from the closing date on the billing statement in which the charge appeared. You will receive notification from Citibank requesting payment of the undisputed past due amount. If payment has not been received 55 calendar days from the closing

date, your Agency/Organization and you will be notified that the suspension process will be initiated.

Your Agency/Organization and you will be notified of a point of contact to assist in resolving the past due account. If payment for the undisputed principal amount has not been received 61 calendar days from the closing date, your account will be suspended, unless otherwise directed by your Agency/Organization.

Your Agency/Organization or the GSA Contracting Officer has the right to suspend your account for any reason. Upon payment of the undisputed principal amount to Citibank, your account will be reinstated.

Your card or account may be canceled if:

- Your card is used for unauthorized purposes and Citibank has your Agency/Organization's permission
- Your account is past due for the undisputed amounts 120 calendar days past the closing date and all suspension procedures have been met by Citibank
- Your account has been suspended two times during a 12-month period for undisputed amounts and is again past due, or
- Your account has been paid with checks returned by your financial institution for insufficient funds (NSF) two or more times in a twelve month period.

Your Agency/Organization and you will be notified that the cancellation process will be initiated.

If payment for the undisputed principal amount has not been received 126 calendar days from the closing date, your card or account will be canceled unless otherwise directed by your Agency/Organization. In the event of cancellation, you must still pay all undisputed amounts due to Citibank under the terms of the Travel Card

#### *Cardholder Account Agreement*

Your account information may be reported to credit reporting agencies if your account is canceled. Also, you must return your card upon request to your Agency/Organization. Please be aware that use of your card or account after its cancellation will be considered fraudulent and may cause Citibank to take legal action against you.

Citibank may reinstate canceled accounts upon payment of the undisputed principal amount and late fee. The late fee is 2.5% per month on the entire undisputed principal amount until your payment is received by Citibank. Citibank may conduct a creditworthiness check on you prior to reinstating your canceled account. If your Agency/Organization has negotiated a reinstatement fee, you will be charged that fee upon reinstatement.

**Citibank Customer Service  
Center toll-free number:  
1-800-790-7206.**

**Outside the U.S., call collect at  
904-954-7850.**

**Available 24 hours a day, 7 days a  
week, every day of the year.**

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